

# SNOWBIRDS RETURN, CLOCKS SPRING FORWARD, AND A FEW 'TIMELY' JOKES PAGE 2

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## THE LINKS TO REOPEN MARCH 31

Nick and Lynn Kuhn, who own The Beerhouse in Urbandale and The Hall DSM in Valley Junction, are the new tenants.

BY SUSAN THOMPSON  
*Lake Panorama Times*

A contract has been signed between the Lake Panorama National Resort and a tenant that will make it possible to reopen The Links Lounge and hold events. Nick and Lynn Kuhn, who own The Beerhouse in Urbandale and The Hall DSM in Valley Junction, are the new tenants. They also lease the Sun Valley Lake Clubhouse Bar and Grille.

The LPN kitchen closed in July 2022, after the departure of several key kitchen personnel. Food caterers and LPN bartenders and servers made it possible to hold remaining 2022 events. A task force of LPA and LPN board members, plus volunteers with experience in the food and beverage industry, reviewed several options and recommended the best long-term strategy would be to lease the LPN food and beverage operation to a third-party vendor.

"The transition to a food and beverage tenant has been a major adjustment of the LPN business model," says John Rutledge, Lake Panorama Association general manager. "This adjustment required a great deal of due diligence from both LPN and the Kuhns, and our work to ensure a smooth transition remains an ongoing effort and priority as we begin the 2023 season. We appreciate the patience and support our members have shown, and we're excited to invite everyone to join us for the next chapter."

The Kuhns are high school sweethearts, growing up in New Hampton in northeast Iowa.

"We went to the junior prom as friends and have been together ever since," Lynn says. The couple married while in college, and both graduated from Iowa State. Nick became a civil engineer, and Lynn a



Nick Kuhn and Bryan Manning are shown in the Lake Panorama National kitchen. Manning is the head chef for the Kuhn operations and will be at the LPN for several months until kitchen staff is hired and trained to his satisfaction. Kuhn plans to be at the LPN Wednesdays through Fridays until he says things are on "auto pilot." Even then, both he and Manning will make regular visits to make sure things continue to go well.

landscape architect.

Nick worked for several companies, then partnered with other engineers to start their own firm. Eventually, the firm was acquired by a national company, and he managed one of the company's subsidiaries for several years.

"I was traveling 50 weeks a year, while Lynn was raising our three sons," Nick says. "I was looking for a

way to transition out of engineering and, in 2015, partnered with someone to purchase a restaurant in Urbandale, which is now The Beerhouse. I retired from engineering that May."

Soon the Kuhns took over full ownership of The Beerhouse, and Nick added a food truck. At the time, Des Moines had so many regulations regarding food trucks, it was difficult to be successful. A local food truck

association was formed, and Nick came away from his first meeting as the group's president.

Nick and others worked with Des Moines officials to create a pilot program, which eventually led to the city adopting rules that have made Des Moines more welcoming to food trucks. In fall 2015, he organized a festival downtown to demonstrate to city officials that having many food

trucks in one location at one time would work. An estimated 12,000 people attended the event.

That success led to more opportunities for food trucks. It also led Nick Kuhn to see firsthand the hardships faced by homeless and hungry people.

Kuhn knew he needed to plan trash

**LINKS, PAGE 4**

## PROPERTY VALUE ASSESSMENTS EXPECTED TO INCREASE

The 2023 Lake Panorama valuations are projected to exceed \$825 million.

BY SUSAN THOMPSON  
*Lake Panorama Times*

In early April, Guthrie County property owners will receive an envelope from Nikki Carrick, the Guthrie County Assessor. In it will be a statement showing the 2023 assessed value of their property, plus the 2022 value for comparison.

Iowa law requires all property to be revalued every other year, in odd-numbered years, to reflect changes in market value and keep up with market trends. The assessed value shown in the notice to property owners will represent the value of their

property as of Jan. 1, 2023. Property taxes on these values will be payable in fall of 2024 and spring of 2025.

Carrick says most property owners will see higher assessed values for 2023, caused by a combination of factors. The key factor determining property value assessments is actual sales in 2022. Increasing inflation that began in 2021, combined with continued demand for houses and empty lots at Lake Panorama, have pushed property sale prices higher.

"Also, the most recent Iowa Real Property Appraisal Manual provided by the Iowa Department of Revenue (IDR) is used to estimate valuations,"

Carrick says. "This manual hadn't been updated since 2008, and since then, replacement costs have increased 30% to 40% for most types of construction."

Carrick says these two factors are occurring throughout the state of Iowa, and most property owners will see higher assessed values.

"In 2022, there were 50 'normal' sales transactions for dwellings sold at Lake Panorama. Normal sales are those where the price isn't impacted by non-market factors, such as a sale to a family member, or any other situation that doesn't involve a transaction between a willing buyer

and seller," Carrick says. "Seventeen of those 50 normal sales were in the \$500,000 to \$799,999 category. Another five were in the \$800,000 to \$999,999 category, with 10 sales of \$1 million or more, with the highest sale being \$2 million."

Carrick says sales information for all of Guthrie County is sent to the IDR annually.

"This year, most residential property owners will see an increase in their property value because the median of all residential sales is not within tolerance with the IDR," she says. "Many of the properties that were sold in 2022 went for signifi-

cantly higher prices than the last assessed value. These high sales prices in 2022 are driving up the 2023 assessed values."

County assessors are required to ensure their assessments average between 95% and 105% of sales value.

"In 2022, for Lake Panorama residences, the median sales ratio of assessed value versus sales price is approximately 65%," Carrick says. "Also, there were 67 normal sales of vacant lots at Lake Panorama in 2022, and the median sales ratio for lots is approximately 55%. This

**TAXES, PAGE 5**

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**ON THE LAKE**

**SNOWBIRDS RETURN,  
CLOCKS SPRING FORWARD,  
AND A FEW "TIMELY" JOKES**

**BY SHANE GOODMAN**  
*Editor and Publisher*

I look forward each year to seeing our Lake Panorama friends return from their months of southern living. As much as I enjoy the winter months here, I also certainly understand the desire to get to some warmer climates for a few months. I see some of the snowbirds returning each week at the Panora Post Office, full of smiles and ready to enjoy the summer months here at the lake. Welcome back.

**Daylight saving time**

Some of you may have read my musings on daylight saving time in The Daily Umbrella or the Times Vedette, but I pass a version of it along for those of you who have not.

First, how many of you refer to this as daylight savings time, rather than the singular version? I often slip up on this, and I don't seem to be alone. So what's up with that extra "s"?

Daylight saving time is technically the correct version, as the practice is saving daylight. Even so, daylight savings time (plural) is so commonly used that it has become an accepted variant. Some sources say to place a hyphen between daylight and savings because daylight-saving together modifies the word time that directly follows. Our editing bible, The Associated Press Stylebook, says to drop the extra "s" and the hyphen in all cases, so that's what I am going with.

But what about capitalization? The AP Stylebook also says daylight saving time is not capitalized, though DST typically is.

I am glad we got that all sorted out. Now, do we spring forward or spring back? Or is it fall forward or fall back? I can't seem to get these straight either. All I know is when I get an extra hour, I smile, and when I lose an hour, I curse.

Wait. I do know one other thing about this. Daylight saving time is March 12, so don't miss it.

The month of March is about more than time. It is also about St. Patrick's Day, or as my Irish friends call it, the day of their people. The Irish are my people, too, as are the French, the German and the American Indians — at least I think so.



Shane Goodman

Regardless, I try to wear green on St. Patrick's Day and will do so again this year on March 17.

As important as daylight saving time and St. Patrick's Day are, I must admit that my favorite part of March is that it provides me 31 days to work on my April Fool's Day joke. Or is it April Fools' Day? Ugh.

**A few timely jokes**

Here are a few daylight saving time jokes you can try out on some unsuspecting friends: Why did the man sit on his clock after setting it back for daylight saving time? He wanted to be on time.

Why was Superman so busy after the sun rose March 12? It was daylight saving time.

Which relative always chimes in about how daylight saving time should be ended? A Grandfather Clock.

What did the clock say when I went to move it ahead an hour? Hour you doing today?

And finally, one I can certainly relate to... What happens when you try to make a clock spring forward? It gets ticked off.

Have a great month and, as always, thanks for reading. ■

**Shane Goodman**  
*Editor and Publisher*  
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LOCAL FILM REVIEWS

# BRADY, MARLOWE, MAGIC MIKE, MAURICE, JESUS AND A COCAINE BEAR

BY MICHAEL C. WOODY

With Oscar night approaching, the awards season is in full swing. We also are starting to see some interesting movies return to the theatrical run versus being sluffed off to the streaming services. I would say, overall, February didn't have a lot of great movies, but there were a few gems, for sure.

**"Knock at the Cabin"**  
(might be still in theaters)



From the mind of M. Night Shyamalan comes the tale of two married men in the woods on a holiday with their young daughter. While the daughter plays in the area, she is approached by a stranger who insists on meeting with her dads. The stranger has two other companions, and they've come to tell these two men that one of them has to die or the whole planet will collapse. Nothing like a light apocalyptic thriller to get your attention. If you want to see this movie, the less I tell you, the better. I will tell you that it was better than expected and had some really interesting and creepy moments. **Grade: B+**

**"80 for Brady"** (in theaters)

I probably don't need to tell you that I was way outnumbered in this theater. We took my mother-in-law to see this "based on a true story" movie about four senior-citizen women (Jane Fonda, Sally Field, Rita Moreno and Lily Tomlin) who've become great NFL fans and, more specifically, Tom Brady fans. Crazy



hijinks ensue with a few tender moments as well. It wasn't as bad as I expected it to be. **Grade: B**

**"Magic Mike's Last Dance"**  
(in theaters)



A writhing and pounding Channing Tatum, after a \$6,000 dance for Salma Hayek's character, is enticed to move to Europe to put on a show based on his years in the male dance business. We did not take my mother-in-law to this one. I was surprised to find it entertaining, and the dancing is truly incredible. I was happy I saw it. Call it a guilty pleasure. **Grade: B**

**"The Amazing Maurice"**



A charming animated film about a cat and a town overrun with mice. The animation was refreshingly different, and the voice work was

strong. You might have to look for this one, but the kids will love it. **Grade: B (for parents); B+ (for kids)**

**"Ant-Man and the Wasp: Quantumania"** (in theaters)



The first two Ant-Man films were mildly entertaining. This one is a special effects mess. With a cast that includes Michelle Pfeiffer, Michael Douglas, Paul Rudd and Evangeline Lilly, this could have been special. All of these actors do their best to rise above this mandatory Marvel sequel and the now-annoying 30- to 40-minute final special effects fight scene extravaganza. The box office totals dropped 70% from the first to the second weekend. A wasted cast and opportunity. **Grade: C-**

**"Marlowe"** (hardly saw a theater)



Brilliant casting put Liam Neeson in the tough-guy fiction classic Raymond Chandler character. Horrible idea to introduce a ton of characters whom we don't care about and to make the plot so convoluted you can't follow (or care about) it. This could have been special, but it wasn't. **Grade: C**

**"Cocaine Bear"** (in theaters)



If you've seen the trailers for this movie, and it looks good to you, you should see it. Director Elizabeth Banks delivers a raucous, crude, violent and, oftentimes, very funny movie. The cast is way better than the movie, but I have to admit that it does have its moments, though not for the faint of heart. **Grade: C+**

**"Empire of Light"** (on HBO/Max)



With a cast that includes Colin Firth and Olivia Coleman — and written and directed by Sam Mendes ("1917," "Skyfall" and "American Beauty") — you'd think this movie would have received a wider release rather than slinking off to HBO Max. It is definitely an adult film. It is definitely a drama. And it is really good on both counts. **Grade: A-**

**"Jesus Revolution"** (in theaters)



Set in the 1970s, this movie is based on a true story about a pastor struggling to keep his flock when a group of Jesus-loving hippies lands in his church. Since it is the 1970s, we get all kinds of flower power, drugs and

crazy wardrobe. Kelsey Grammer is effective as the pastor who embraces this group of hippies at the risk of losing his church. "Jesus Revolution" has a story to tell and tells it very well. **Grade: B**

**"Creed III"** (in theaters)



Michael B. Jordan stars and directs "Creed III," perhaps the final Rocky chapter? No sign of Stallone in the movie this time. Apollo Creed's son, Adonis, discovers a long-lost friend is back in town from a stint in prison, and he is eager to make up for lost time. This means returning to the boxing ring. I think we all know where this is headed. "Creed III" is a fun revisit with this group of characters, but it is far from a great film. This franchise has served us well, but it might be time to fade to black. The Rocky franchise is iconic (maybe not "Rocky III"), but it is running out of gas. **Grade: B-**

Enjoy the crazy March weather, which could bring anything from 60- and 70-degree days to a foot of snow. See you at the lake! ■

Michael C. Woody

has been reviewing movies on radio and television since 1986 and can be heard talking movies every Wednesday afternoon at 2:30 p.m. on KXn0 106.3 with Keith Murphy and Andy Fales. You can also follow him on Twitter @MrMovieDSM. He and his wife, Susan, are residents of Lake Panorama.



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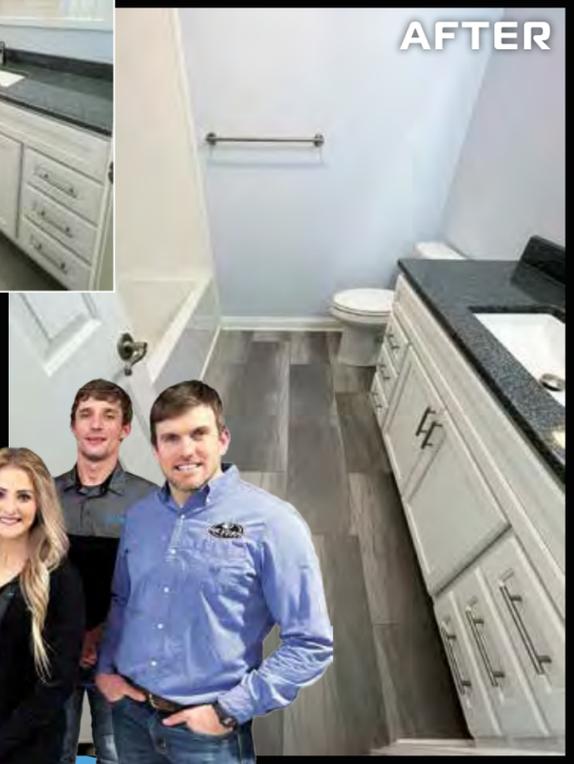
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## LINKS

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pickup for the festival. Someone suggested he contact Central Iowa Shelter and Services (CISS), which provides shelter, meals and support services to the homeless. Kuhn went to CISS, hired the people needed, and realized for the first time the plight of the homeless in Des Moines.

In an effort to help, he started to use his own truck to take food to homeless people and got other food truck owners involved. But after doing this for a few years, Nick realized his efforts were not moving the needle on hunger and homelessness.

"We were seeing the same people over and over; nothing was really changing," he says. "We decided we were going to take a different approach. We want to cause change. We want to get people out of the shelters and give them a chance at stable, successful lives."

This prompted him to form the Justice League of Food (JLF), a 501(c)3 nonprofit. The JLF program offers a paid 18-month culinary job training program for at-risk individuals plus learn-to-cook workshops. These take place in the JLF kitchen, which is adjacent to The Hall DSM. The JLF goal is to reduce homelessness in central Iowa through skills training and job placement in the food and beverage industry.

"Our mission is not just teaching people how to cook but how to get on with life and prepare them for a stable income," Kuhn says. "We teach them life skills and help them find jobs."

JLF partners with Polk County to prepare and distribute meals for the hungry, as part of the Hunger Free Polk County program. All revenues from food sales at the couple's current food operations are donated to JLF, and the same will be true for food sales at The Links Lounge plus all events held at Lake Panorama National.

When the Kuhns heard about the opportunity at Lake Panorama National Resort, one thought that came to mind was this would be another operation to provide support to JLF. It also would be a way to use what they've learned in their other businesses.

"It's been fun," Nick says. "Every business came with learning opportunities we apply to the next busi-



**A Christmas photo from a couple of years ago shows Lynn and Nick Kuhn with their three sons. On the left is Brady, now 19 years old and a freshman at Iowa State University majoring in electrical engineering. Marshall, age 20, attended DMACC and is a certified welder with Quality Manufacturing in Urbandale. Owen, now 14, is a freshman at Dowling. All three sons work in the business as their time permits, with the two older ones as bartenders. Owen has proven he is a good line cook and will work in the kitchen at Sun Valley Lake this summer.**

ness. We've really perfected our business model. We've learned how to get food to customers quicker, keep the beer colder, and get their tickets to them faster."

Technology is a big part of the business model for the Kuhns. Rather than a server bringing menus to tables, there are QR codes on the tables. Customers review menus and place their orders using their smart phones. If customers prefer, they can order directly from the bartender. Orders show up on screens in the kitchen and at the bar. Bartenders deliver drinks to tables and are notified when food is ready to deliver.

The Links Lounge will offer a full bar, including signature cocktails, well drinks, wine by the glass or bottle, and a variety of beer on tap and in cans. What the Kuhns call

"elevated" pub food will be on the menu, including appetizers, soups, salads, burgers, pizzas, sandwiches and more. Plans include offering weekly entrée specials, such as deep fat fried prime rib, steak and fried chicken.

The Links Lounge seating will be contained in the current bar area. The west dining room will be reserved for special events, unless customer demand dictates using the dining room as part of The Links Lounge food and beverage operation.

By mid-March, the Kuhns and their team will start moving into the kitchen and bar, getting things set up to fit their needs. The Links Lounge will open Friday, March 31, at 3 p.m., and again Saturday, April 1, at 11 a.m.

The contract with LPN requires

open hours in April through the first week in May to be Wednesday through Saturday, 3-9 p.m. Beginning May 10 and running through Sept. 4, hours will be expanded. The contract allows hours to be reduced in September and requires The Links Lounge to remain open through October.

"The top priority for the LPA and LPN boards was to have a functioning food and beverage operation by this spring that would support the Lake Panorama National golf operation," says Royce Shaffer, LPN operations manager. "This March 31 opening does that. However, the success of The Links Lounge will depend on the support of all Lake Panorama property owners, plus those who live in Panora and surrounding communities. The goal is to make The

Links Lounge a destination for all."

Bryan Manning is the head chef for the Kuhns' restaurants and also runs the JLF training workshops. He has been with the Kuhns for eight years after working at locations in Des Moines, including PF Chang, Gateway Market and Hotel Fort Des Moines. Manning will oversee hiring and training for the LPN kitchen and be onsite until he's confident things are running smoothly. Even then, he'll be at the LPN frequently to check on things as needed.

Gino Tamasoni is the head bartender for the Kuhns and will play the same role as Manning, only behind the Links bar rather than in the kitchen. He'll set up the bar area and hire and train bartenders for

LINKS, PAGE 5



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## 2023 changes to Iowa's retirement taxes

In March of 2022 Iowa Governor Kim Reynolds signed a historic Iowa tax reform bill. One of the biggest changes from the bill is that starting in 2023, Iowans aged 55 or older are exempt from paying state taxes on retirement income. This includes 401(k) and IRA distributions, pension payments such as IPERS, FERS and private pensions, some annuity payments, and even Roth Conversions.

Previously there was an exemption for some retirement income (\$6,000 for a single-filer and \$12,000 for a married filer), but now the exemption is for all retirement distributions.

Other filers may qualify for the exemption as well, for example, if you are a beneficiary of a deceased person's retirement account who previously qualified.

Many retirees over age 55 have begun taking periodic or regular distributions from their retirement accounts and/or pensions. If you were previously withholding state taxes from your qualified distributions, you may want to consider reaching out to the custodian of those assets and have the state tax withholding turned off. As always, consult with your qualified tax professional before making any changes.

Other changes to the Iowa tax structure, which will be implemented through 2026, may affect your financial plans and retirement goals. Discuss with your tax advisor, and contact our office to discuss your specific situation.



**Kristen Crouthamel, AIF®, Financial Advisor**

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## LINKS FROM PAGE 4

**“Our mission is not just teaching people how to cook, but how to get on with life and prepare them for a stable income. We teach them life skills and help them find jobs.”**

— Nick Kuhn

The Links Lounge. Some of the Kuhns' regular bartenders at other locations also will work at The Links.

Once open, Nick Kuhn plans to be at The Links Lounge Wednesdays through Fridays, at least until he's comfortable everything is running smoothly.

The Kuhns say they hope to expand hours and days beyond the contractual requirements and will do so if there is enough customer support.

“We need to just get in here, get our feet under us, and see where the business takes us,” Lynn says. “We will be open as much as we can, including well into the fall. Nick is a pro at pivoting and adjusting, so we're not stuck on any one thing. We are anxious to build a great customer base.”

Nick echoes that sentiment. “If you look at our three other businesses, you'll see technology is the common thread,” he says. “Everything we do is targeted to pleasing our customers. Using technology makes it possible for us to reduce costs, so we can keep our products priced fairly.”

This is the third year for the Kuhns to operate the Sun Valley Lake Clubhouse Bar and Grille. Although that kitchen and building are much smaller than what the LPN offers, Nick says they know there will be some similarities.

“We like the lake culture,” he says. “People who live at lakes tend to be happy people. The facility here at Lake

Panorama National is great. The kitchen is well-equipped, really outstanding. The sky is the limit in terms of the menus we can develop and the events we can hold.”

Kuhn says the couple and their staff have lots of experience with events.

“At The Hall, we've had large events for up to 600 people. We've been perfecting how to run large events there, where we have a patio that can seat 140,” he says. “We're into doing some cool events of our own, like Halltoberfest, a lobster boil, a guest chef seated dinner. When there are opportunities to create our own event on the calendar, we'll do it.”

Lynn Kuhn is a landscape architect, public speaker and soon to be a published author. Her book titled “Conversation Gardens” launches April 1 and was written to show others how to commit, create and cultivate healthy relationships through conversation.

She will coordinate all events scheduled at Lake Panorama National. The couple expects to hire some part-time local people to help with events plus use current staff who work at their Des Moines locations. Those who already have events on the LPN calendar for 2023, or would like to schedule an event, should contact her at [lkuhn@lakepanorama.org](mailto:lkuhn@lakepanorama.org).

Spikes and the beverage carts are included in the lease agreement. Deb Douglass,

who has managed Spikes in the past, will manage the snack shop and beverage cart operation for 2023.

“We're not planning any changes for Spikes,” Nick Kuhn says. “We may find a way to start offering burgers and pizza there at times. Our goal is to increase revenues and make it easy for golfers to get served quickly.”

Once the kitchen is open, and the golf course gets busy, Kuhn hopes to have the QR code for placing food and drink orders on the LPN rental golf carts. That way golfers can order ahead and either have their order ready at Spikes, or at The Links Lounge once their round is over.

“Everything we do related to Spikes and the golf course will be customer centric,” he says.

The Kuhns will create a Facebook page for their operation and updates about The Links Lounge and special events will continue to be offered through the LPN Weekly e-newsletter and the LPA Panorama Prompt.

“We're looking forward to getting The Links Lounge open,” Nick Kuhn says. “We're excited to get to know and serve Lake Panorama National golf members. We'll also be asking for their help to get the word out that The Links Lounge is open to the public. We're going to provide a great bar with great food. We'd love to be open all year long, if possible.” ■

## TAXES

FROM PAGE 1

means assessed values are too low overall at Lake Panorama.”

Carrick says some land values at Lake Panorama may double, and dwelling values may increase. If a county assessor does not increase or decrease property values as indicated by the market, the IDR will make these changes by issuing an equalization order and direct the county auditor to apply the order.

“Equalization orders are given in lump percentages straight across the board, countywide,” says Carrick. “That could mean some towns or townships or neighborhoods could increase or decrease in value without the necessary sales to support that change.”

“The assessor's sales ratio is the governing factor under Iowa law,” says John Rutledge, Lake Panorama Association general manager. “If a house is valued at \$500,000 and it

sells for anything outside the \$475,000 to \$525,000 window, then it is outside of IDR tolerance.”

Rutledge says delivering assessment increase notices to property owners can be a very challenging aspect of the assessor's job.

“Property owners all understand the appreciation of their home's value represents a profitable return on investment, but receiving an assessment increase notice also indicates a potential increase in future property taxes. I would encourage property owners to recognize this inflation of value is not unique to Lake Panorama, nor to Guthrie County,” he says.

“The State of Iowa Legislature currently is debating property tax reform in the 2023 legislative session. One goal of this proposed reform is to limit the growth of property tax expense and ensure higher values don't automatically

translate into proportionately higher property taxes,” Rutledge says. “I think it is reasonable for Lake Panorama property owners to expect higher property taxes in the future, but it would be premature to assume those increases will be proportional to the valuation adjustments they will soon receive from the assessor.”

Carrick says property owners should ask themselves if they could sell their property for the amount of the 2023 assessment.

“If the answer is yes, then the value probably is correct,” she says. “These new values will be the first step in the calculation for property taxes payable in the fall of 2024 and the spring of 2025.”

At Lake Panorama, the total assessed value of all property in 2022 was \$558 million. The 2023 Lake Panorama valuations are projected to exceed \$825 million. ■

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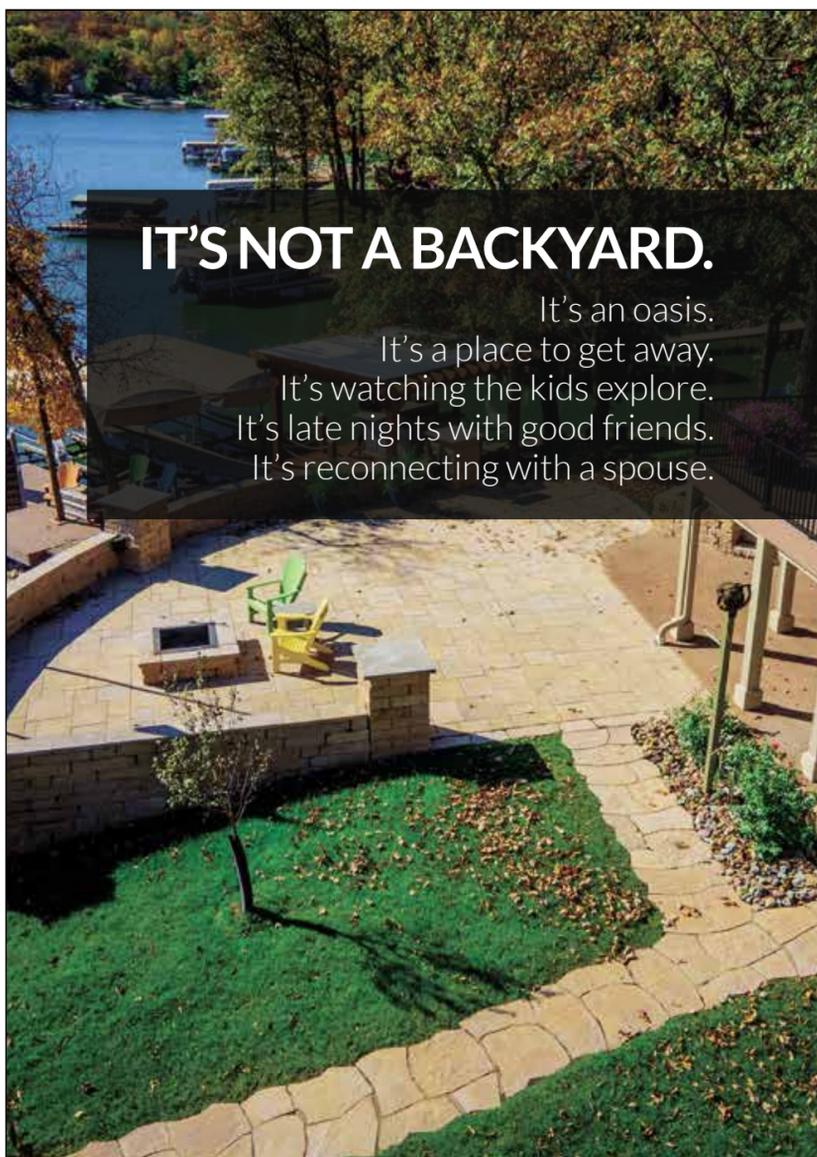
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# Q&A: HEAD LPN GOLF PRO LOOKS AHEAD TO 2023 SEASON

BY SUSAN THOMPSON  
Lake Panorama Times

Rob Riggins has started his third year as the Lake Panorama National Resort head golf pro. He moved from California to Iowa in 2012 and was the general manager and director of golf instruction at Jester Park for four years before moving to the Des Moines Golf and Country Club. There he was a golf professional, tournament director and golf instructor for nearly three years, before taking the LPN job in February 2021.

In this month's Q&A, Riggins looks back at his first two years at Lake Panorama and ahead to the 2023 golf season.

## Q. You're entering your third year as the LPN head golf professional. What do you like about being here?

A. The main attractions for me are the people and the relationships. The feeling I get around the lake is everyone is one big family. I really like that atmosphere. I love getting to know the members and connecting with everybody. And I love being involved with a facility people care about. "Lake life" is a real thing, and I'm looking forward to more of that this year.

## Q. How are 2023 memberships at the LPN and Panorama West coming in, and why should people consider getting a season pass to one or both of these golf courses?

A. Right now, memberships are down a little from last year, but that seems to be due to the discontinuance of the early incentives to join before the end of January. I would expect past members will be joining as we get more stability with the weather, and we can start playing.

We are looking to push the growth of the "first time" memberships this season. As the surrounding areas grow, people are moving closer to us, and looking for places to play golf. We also want to grow the membership from within the lake residents, since we know new people have joined the community in the last year, and there may be some newly retired residents who now have more time to play golf.

Lake Panorama National Resort and Panorama West are both great bargains when it comes to a place to join. Season passes at either course gives you unlimited golf on the course you join. It also gives

you unlimited practice range use and 20% off apparel in the LPN pro shop. LPN members also have access to play in some member-only events we have planned in 2023 and can participate in the LPN men's and women's leagues.

There truly is a golf membership to suit anyone, available to both LPA and non-LPA members. Membership applications are in the LPN pro shop, or you can check out the options at [www.lakepanoramainational.com/season-passes](http://www.lakepanoramainational.com/season-passes).

## Q. It seems there are lots of opportunities to get to know others through organized golf events. For instance, what's available for couples who want to play golf with others?

A. Couples golf has always been a tricky area. Many people have a misconception that couples' events are very competitive, and they think they are not good enough to participate. I strongly encourage couples to come out and try some of the many opportunities offered, as these are a great way to socialize and create and build friendships. The team format eliminates much of the pressure felt when keeping your own score.

The Nine & Wine Series at the LPN is a good example. I love the growth of the Nine and Wine group over the last few years; everyone seems to have a great time. Dates this year include eight Monday afternoons: June 5 and 26; July 10, 24 and 31; and Aug. 7, 14 and 28. Cost is \$110 for LPN member couples and \$220 for Panorama West member couples. Check in at 3 p.m. with a 3:30 p.m. tee off. The format is a nine-hole, four-person, two-couple best shot, with teams assigned each week by a blind draw. There are weekly prizes and season-ending champions. After play, the couples enjoy wine and food specials in The Links Lounge. Get signed up by contacting the LPN pro shop at 641-755-2024.

At Panorama West, Bill and Karen Eby organize the "Fore Fun Friday Couples" competitions.

These two-couple scrambles will be June 2, June 23, July 14, July 28, Aug. 11 and Aug. 25. Play begins at 5 p.m. Registration begins at 4:30 p.m. with couples asked to arrive early to learn about that week's event, get hole assignments, and pay the \$1 per couple entry fee. Those who aren't Panorama West annual golf members also will need to pay green fees.

Entry fees are returned as prize money as players gather on the deck after the round. For more information, contact the Ebys at 515-480-4633.

At the LPN, there will be Friday night couples' events May 19, June 23, July 21 and Sept. 8. Tournaments just for couples are the Memorial Day tournament on Sunday, May 28, Fourth of July, and the 23rd annual Labor Day Birdhouse Boogie.

## Q. There are four golf leagues at the LPN and three at Panorama West. Why do you encourage members to consider playing in one or more of the golf leagues available?

A. Golf, just like anything else, has a growth progression. The more you play, the more you need to challenge yourself. Participating in leagues can be more challenging than just teeing it up with your friends on the weekend. That is not to say our leagues are ultra-competitive, but to say it is a way to get a little bit out of your comfort zone and develop golf skills you might not normally. Plus, playing in leagues is a great opportunity to meet new people, no matter what a player's skill level is.

## Q. I assume you have a full slate of tournaments at Lake Panorama National again for 2023. How can people find out what's available?

A. We conduct about 20 golf events each season at Lake Panorama National. The first main tournament for 2023 will be an 8-inch cup event held Sunday, April 23. We are in the process of getting all of our 2023 events listed on the Lake Panorama website, and entry forms for all events can be picked up in the pro shop. Feel free to call the LPN Pro shop at 641-755-2024 with any questions. I encourage everyone to look into our tournaments. Being a member is not necessary to participate in most of the four-person best shots we hold throughout the season.

## Q. Will you be holding an LPN Junior Golf School again this year?

A. Yes, we will have two separate schools, each consisting of three consecutive Wednesdays with one and a half hours of instruction. The dates are June 7, 14 and 21 for the first session, and July 12, 19 and 26 for the second session.

The last day of each camp

will be held at Panorama West, which is Lake Panorama's par 3 course on the west side of the lake. This gives the kids a perfect environment for learning how to actually play the game. The first two days mainly consist of fundamental instruction at the LPN driving range and practice green.

The biggest challenge in youth golf instruction is keeping everyone interested, and we are developing strategies to improve the balance between the instruction and entertainment. Positive influences early can really create enthusiasm for development later. It is important to make it fun while also teaching.

## Q. Will you be offering individual and group lessons in 2023?

A. One of my personal goals for this year is to be able to focus more time on instruction. While private instruction is always available, group lessons are a great way to get started.

I do have group lessons scheduled for three Saturdays this spring. The dates are April 29, May 6 and May 13. Group lessons for beginners will be at 12 p.m., and group sessions just for women at 2 p.m. The price for three sessions in either of these groups is \$70. Call the pro shop at 641-755-2024 to get signed up.

In addition, I will be organizing a "get to know golf" session for Saturday, May 27. This will be a free class to any non-LPN member who owns property at Lake Panorama. This season, I really want to show LPA members who aren't LPN golf members what a great facility Lake Panorama National Resort truly is. This "get to know golf" session should be a good way to do that.

Private lessons can be booked with me directly or by calling the golf shop and signing up for a lesson request. Lessons can work in many different ways. Some like very technical instruction and do well with that while others would just like to "chit chat" about golf subtleties. Either way is a great way to learn, and I am not one to push anything on anyone. I try to figure out the best approach for each lesson and take it from there. We also can work on any aspect of golf, even out on the course.

## Q. I know having quality items for both men and women in the LPN pro shop is a goal of yours. What can we expect for



Rob Riggins

## merchandise in the pro shop for the 2023 season?

A. Golf merchandise seems to be changing faster and faster every season. It is important to keep some great choices in the pro shop and mix them up from year to year. We will again have a wide selection of clothing for both men and women.

Also, Titleist and TaylorMade have both launched new equipment for 2023, and we will carry both lines. Titleist also has updated their golf balls for 2023.

All golf members at both LPN and Panorama West receive 20% discounts on apparel in the pro shop. I also would like to emphasize we can order just about anything. If there is something you want and we do not have it in your size, or even if it is from a product line we do not normally carry, let me or Mike Kleinwolterink, the LPN pro shop manager, know and we can get it ordered.

## Q. What has you excited about getting the 2023 golf season started?

A. I am excited there is a new tenant for The Links Lounge so we can get back to offering a consistent food and beverage service for our guests. It helps the golf side more than people might think.

The last of our new fleet of golf carts showed up this winter. The carts are great, and I hope our players enjoy the GPS on them.

I also am excited just to get another season at Lake Panorama started. I have enjoyed the first couple seasons and look forward to seeing LPN grow into what I believe it can be. This area and the LPN and Panorama West golf courses are spectacular. With the growing population of surrounding areas, I want these courses thriving again, and I think we are headed in the right direction. ■

## ASK Lake Panorama TIMES

If you've got questions, we'll find the answers.

**Q:** I have some diseased trees on my lake property from emerald ash borers that need taken down. Do I need to apply for any sort of permit before I do this?

**A:** I directed this question to Lane Rumelhart, the projects manager for Lake Panorama Association. Here's what he shared: "Lake Panorama members do not need a permit to remove dead and diseased trees from their property. Members do need a permit if they plan to remove a large portion of healthy hardwoods or large portions of undergrowth. Any kind of clearing more than 1,000 square feet of area will need approval. These projects typically require a Land Disturbing Permit. Members who plan to take material to the brush dumps need to remember nothing more than 12 inches in diameter is allowed. Root balls are also not allowed. Anyone looking to grind stumps should call in a locate before doing this type of work."

**Q:** Just curious. What is the process in having dead wildlife animals removed from your lake property? Who do I call? Is it different for a deer than it is for a raccoon? And who removes them from the roads or ditches, and what do they do with them?

**A:** Lane helped with the answer to this question as well. He replied, "LPA maintains roadways and ditches. LPA does not clean animals from private property. There are unusual cases where help from LPA may be warranted, but members are encouraged to work with relatives, friends or nearby neighbors to resolve these case-by-case issues."

Jeremy King, Conservation Officer with the Iowa Department of Natural Resources, also offered, "I have been advised by R&S Waste Disposal that they will take deer carcasses if they are in garbage bags and tied shut. Guthrie County Transfer station will also take deer remains, and they request the same with it being bagged. The final way is a landowner that gives permission to dump the remains on their property, as long as it isn't put into a water source like a pond, lake, creek, etc. It is best practice for a person wanting to remove a dead deer to contact me prior to doing so. This alleviates the chances of someone getting in trouble by possessing a deer without a tag and out of season." King can be reached at 712-250-0061 or [Jeremy.King@dnr.iowa.gov](mailto:Jeremy.King@dnr.iowa.gov).

**Q:** What is the difference between an ATV and a UTV?

**A:** An ATV, or all-terrain vehicle, also called a four-wheeler or quad bike, is a small, off-road vehicle. ATVs are controlled via handlebars and have a straddle seat, which usually only accommodate one rider. Most ATVs do not have built-in rollover protection. A UTV, or utility task vehicle, also called a side-by-side or recreational off-road vehicle, is an off-road vehicle that accommodates a driver and a passenger sitting side-by-side. UTVs have bench or occasionally bucket seats and are controlled via a steering wheel rather than handlebars. Most UTVs have built-in rollover protection in the form of a cage on top of the vehicle. ■

Submit your questions at [www.lakepanoramatimes.com](http://www.lakepanoramatimes.com) or email [shane@dmcityview.com](mailto:shane@dmcityview.com).

Lake Panorama TIMES

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## PANORA COMPANY WORKING TO HELP FEED THE WORLD

The Etcheto family decided in 2017 they needed to move their egg processing business from Olympia, Washington, to Panora, closer to where eggs are produced.

BY SUSAN THOMPSON  
*Lake Panorama Times*

A Panora company that turns liquid eggs into dry egg crystals is expanding. When completed, the expansion will make it possible to double production and put it closer to fulfilling its mission statement — helping to feed the world by reducing food waste.

Leonardo Etcheto is Nutriom's chief executive officer.

"Forty percent of all food is wasted between the farm and final use," Etcheto says. "Much of this waste is due to damage during storage and transport, or the food not being used before it goes bad. Any potential solution to feeding the world must take both calories and nutrients into account, which is one of the reasons we work with eggs."

The history of this family business goes back decades. Leonardo's parents, Hernan and Emely Etcheto, owned and operated a cheese plant in Olympia, Washington. One of the byproducts of cheese making is liquid whey, which in the 1980s and 1990s could be applied on nearby farmland. Government regulations eventually brought an end to land application of whey.

Hernan Etcheto began working with a company in Canada to develop whey protein concentrates (WPC). This was in the early days of developing uses for whey; now, WPC can be found in many foods.

The Canadian partners also had experience in egg processing. Hernan Etcheto decided to sell the cheese plant to work with the Canadians to create a fully functional egg powder. Canada prohibits the import of eggs unless you export the same volume, so Canada has a large focus on egg exports, and the ideal form is as a powder.

"Others were already producing powdered eggs," Etcheto says. "My father wanted to find a way to keep all the protein, nutrients, color and taste of the egg. Others were using high heat to remove water from liquid eggs. He tested many methods and found a way of crystallizing egg at a low-temperature so it keeps all its fresh flavor and functionality."

The Canadian company the Etchetos partnered with eventually was bought out. The buyer didn't want the U.S. assets, so the family decided to continue on their own. That's about the same time Leonardo decided to join the business.

"My dream was to be a professional surfer," he says. "I attended college and studied chemistry, because I think it is fascinating. After graduation, I took a couple of years off to travel and surf. One day, my father said he needed someone to manage a facility in Mexico, and I decided to give it a try. It's where I met my wife, and where I decided to become part of the family business."

"In 2001, we set a long-term goal to replace liquid frozen egg products with our crystallized egg products," Leonardo says. "Our egg crystals are 100% natural with no chemicals or preservatives."

OvaEasy Egg Crystals is the registered trademark name for Nutriom products.

"OvaEasy products are non-perishable with a shelf life of at least three to seven years. No refrigeration is needed, the product is one-fourth the volume of a shell egg, and all the taste, color and nutrients are still there. Just add water and cook like you would shelled eggs."

The family decided they needed to move their egg processing business closer to where eggs are produced.

"We always knew we wanted to be in Iowa, the top egg-producing state in the country," Etcheto says. "It just took a while to find the right facility — not too large, not too small."

It was 2017 when the Etcheto family purchased the building on the south edge of Panora where Cargill had been producing hard-boiled eggs. Extensive renovations were done to accommodate the equipment for the Nutriom egg processing operation.

Liquid eggs from Iowa producers come in tanker trucks to the plant and are unloaded into two standing silos inside the current building. Each silo can hold 50,000 pounds of liquid egg. A two-step drying process is used. Liquid egg is fed onto machines with long conveyor belts, where water is slowly removed without causing heat damage. The powder coming off the belts then is freeze dried and placed in large bags that hold 1,000 pounds of egg powder.

Nutriom owns a warehouse building north of Panora at the corner of Highway 4 and 200th Road. The 1,000-pound bags of egg crystals are trucked there for storage and later brought back to the plant as needed for packaging. Shipments of packaged products are handled at the warehouse. The company has about three months of inventory on hand at all times.

Last October, Nutriom got help from a new federal program that backs loans for companies that expand their food processing capacities.



Leonardo Etcheto, Nutriom's chief executive officer, is shown with shelves of the many products the company sells. The largest bags hold the equivalent of 82 eggs and are most often used by the U.S. military, which purchases about half of the company's annual production.



These 1,000-pound bags are filled with egg powder that came from the slow drying process used by Nutriom. The next step is to freeze dry the powder to create the egg crystals the company sells in a variety of products.



Nutriom currently has two silos that each hold 50,000 pounds of liquid egg. A third silo will be added as part of the company's expansion.

The U.S. Department of Agriculture program does not provide loans directly but assumes a certain amount of liability if the loans fail.

Etcheto says the loan guarantee made it possible for Nutriom to borrow \$11.1 million from an Iowa bank, get a lower interest rate on a 30-year loan, and spend less money on fees associated with the loan.

A new building is part of the company's expansion and is already complete, located just south of the current building. It will be another 18 months or so before the interior of the building is done and liquid processing can expand. Currently, Nutriom turns the equivalent of 24 million eggs into OvaEasy Egg Crystals each year. The expansion will allow the company to double production.

It also will allow the company to pasteurize the liquid eggs in house. Currently, pasteurization is done at the egg farms.

"Being able to do the pasteurization here will give us more control over the end product," Etcheto says. "The new building makes it possible for the tanker trucks to drive into the building through one door, offload the liquid eggs into a third silo that will be installed there, then drive out another door. This will be a huge improvement."

The expansion also will include a third dryer, and a large shop.

"We do a lot of preventative maintenance and keep a lot of extra parts on hand. We don't want to have a breakdown and have to wait for parts to be delivered," Etcheto says.

The U.S. military is Nutriom's largest customer, taking about half of the company's annual production.

"That's because they have a need to feed people in difficult places," Etcheto says. "The military buys bags that make 80 to 100 eggs at a time, ready for feeding large groups of soldiers."

Etcheto says the company's products also are



Egg in a Cup are available in three flavors and are the equivalent of two shelled eggs.

used for emergency preparedness, by campers and people who use high-protein shakes, and those who appreciate the convenience and long shelf life. Consumers can purchase online at OvaEasy.com.

Products include whole egg crystals in a variety of sizes, available in both cans and pouches. Egg in a Cup is filled with egg crystals that equal two eggs. Add one-half cup of water, microwave one minute, and breakfast is served.

Egg white protein powder is available in resealable bags or single-serve bags. Single-serve keto shakes are available in two flavors and are designed as a meal replacement, with the equivalent of six egg whites per serving.

"We're always looking for ways to get our products into other places," Etcheto says. "Right now, we're working to get our products into Puerto Rico. It's a U.S. territory, so there are no import issues. It's an island that has an electrical grid that is at a Third World level; power often is lost during storms, and refrigerated food is wasted. We offer a resilient egg product that doesn't go bad."

The company has 34 employees and expects to add another seven once the expansion plan is complete. One of the current employ-



This two-ounce pouch of OvaEasy Egg Crystals is the equivalent of five shelled eggs. Instructions on the back of the pouch show how much water to add for the number of eggs desired, then cook as you would a regular egg.

ees moved with the company from Olympia, Washington. Others are from Panora, Yale, Guthrie Center and the surrounding area.

Leonardo's parents, Hernan and Emely, purchased a home at Lake Panoramita. They maintained their home in Olympia for a while but now are in Iowa full-time. Leonardo, his wife, Celina, and their two teenage children live in West Des Moines.

"We are really glad to have our plant here in Panora," Etcheto says. "We're very happy with the location, the town, the people. We're close to Des Moines, so we have access to resources we need, but we still have the small-town environment that we appreciate." ■

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## LAKE PANORAMA INDEPENDENCE DAY FIREWORKS SET FOR JULY 1

BY SUSAN THOMPSON  
Lake Panorama Times

The date for the 2023 Fire in the Sky fireworks display has been set for Saturday, July 1. This will be the 28th year this Fourth of July holiday tradition at Lake Panorama has been organized by the Joe Scheiring family. Joe passed away in August 2014. Family members continue to organize the event to honor his memory. The fireworks are launched

from Shady Beach, beginning around dusk. Rita Scheiring, Joe's widow, moved to Polk City in 2017. Her daughter, Stephanie Hafner, and granddaughters Maddie and Evelyn, have a home at Lake Panorama.

In the early days, the annual fireworks display always was on the Fourth of July, but the Scheirings heard from people who were disappointed they couldn't attend when the holiday fell on a weekday. Now the display is always

on the first Saturday of July, so families can make their plans well in advance of the holiday.

The Scheiring family says generous community support and donations make this one of the best fireworks displays around. Donations for the 2023 Lake Panorama fireworks display can be sent to Rita Scheiring/Fire in the Sky, P.O. Box 605, Panora, Iowa, 50216. Or via Venmo at @Rita-Scheiring. ■

## 2023 BEACH BALL FUNDRAISER IS JUNE 16

Two live auction items that were popular in 2022 are already on the list for the 2023 event.

BY SUSAN THOMPSON  
Lake Panorama Times

Friends of Lake Panorama will host its sixth Beach Ball fundraiser Friday, June 16 at Lake Panorama National Resort. The Friends seven-member volunteer board will meet March 21 to finalize plans, including pricing for its annual Friends Beach Club levels, table sponsorships and admission tickets. Event registration will begin in April.

The board also will discuss how profits from the 2023 event might be used. Projects chosen by the Friends board to promote at the Beach Ball will receive a percentage of pooled funds raised plus all direct donations designated to a specific project.

Funds will be raised with a 50/50 raffle plus both live and silent auctions. Items for the auctions are being accepted now. Anyone interested in donating auction items for the 2023 Beach Ball can email staff@friendsoflakepanorama.org.

Two live auction items that were popular in 2022 are already on the list for the 2023 event. Jamie Pollard, ISU athletic director, who owns a Lake Panorama home with his wife, Ellen, has again offered a Cyclone Football package. It includes four tickets in the athletic director's suite in the Jacobsen Building in the north end zone for the Sept. 23 ISU versus Oklahoma State University football game. This package also includes a parking pass plus food and soft drinks during the game. In 2022, this package sold for \$4,250.

Another live auction item sure to generate spirited bidding is the six-course gourmet dinner for six, offered by LPA

members Bill and Karen Fitzgerald. The dinner would be served in the winning bidder's home, prepared and served by the Fitzgeralds. At the 2022 Beach Ball, this dinner sold at live auction for \$4,000. Because there was so much interest last year, the Fitzgeralds that night offered to sell a second dinner, which brought \$3,500.

The 2022 Beach Ball had a profit of \$30,000, which made it the most successful Beach Ball to date. The Friends board earmarked \$17,500 for a sports half-court at Sunset Beach, which was completed last November. The 40-foot by 60-foot court accommodates both basketball and pickleball. A portable pickleball net will be added to the court this spring.

Another \$4,500 raised at last year's Beach Ball was used to purchase two metal benches on concrete pads and four autumn blaze maples for the dog park. Installation of the benches and trees was completed last fall. The remaining 2022 Beach Ball profits will be allocated this spring, with some going to support planned enhancements to the walking and cross country trail network on Lake Panorama's south shore.

Details on all past and current projects are available on the Friends website. Friends of Lake Panorama also has a Facebook page.

Tax-deductible donations can be made at any time by check payable to Friends of Lake Panorama, and mailed to Friends of Lake Panorama, P.O. Box 488, Panora, Iowa, 50216. Donations also can be made using VENMO @Panorama-Friends, or by credit card on the Friends website at friendsoflakepanorama.org. ■

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# AREA CHURCH GUIDE

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- |   |  |  |  |   |   |
|---|--|--|--|---|---|
| <p><b>BAGLEY</b></p> <ul style="list-style-type: none"> <li>• <b>Bagley United Methodist Church</b><br/>401 Main St., Bagley<br/><a href="http://www.umc.org">www.umc.org</a><br/>641-439-2458</li> </ul> <p><b>BAYARD</b></p> <ul style="list-style-type: none"> <li>• <b>Bayard United Methodist Church</b><br/>500 Third St., Bayard<br/><a href="http://www.umc.org">www.umc.org</a><br/>712-651-2307</li> <li>• <b>St. Patrick Catholic Church</b><br/>124 Prairie St., Bayard<br/><a href="http://www.guthriecounty.catholicchurches.org">www.guthriecounty.catholicchurches.org</a><br/>641-747-3843</li> </ul> <p><b>CASEY</b></p> <ul style="list-style-type: none"> <li>• <b>Saint John's Lutheran Church</b><br/>104 E. First St., Casey<br/><a href="http://www.idwlcms.org">www.idwlcms.org</a><br/>641-746-2734</li> <li>• <b>United Methodist Church</b><br/>100 E. Second St., Casey<br/><a href="http://www.umc.org">www.umc.org</a><br/>641-746-2210</li> </ul> | <p><b>GUTHRIE CENTER</b></p> <ul style="list-style-type: none"> <li>• <b>First Christian Church</b><br/>105 N. Fourth St., Guthrie Center<br/><a href="http://www.christianchurchgc.com">www.christianchurchgc.com</a><br/>641-332-2571</li> <li>• <b>First United Methodist Church</b><br/>405 Prairie St., Guthrie Center<br/><a href="http://www.gcumcia.org">www.gcumcia.org</a><br/>641-332-2408</li> <li>• <b>First Presbyterian Church</b><br/>701 State St., Guthrie Center<br/>641-332-2425</li> <li>• <b>Guthrie Center First Baptist Church</b><br/>113 N. Fifth St., Guthrie Center<br/><a href="http://www.guthriecenterbaptist.com">www.guthriecenterbaptist.com</a><br/>641-747-8198</li> <li>• <b>Guthrie Center Seventh Day Adventist Church</b><br/>1305 North St., Guthrie Center<br/><a href="http://www.guthriecentersda.com">www.guthriecentersda.com</a><br/>641-322-2778</li> <li>• <b>Immanuel Lutheran Church</b><br/>713 N. 12th St., Guthrie Center<br/><a href="http://www.immanuelgc.org">www.immanuelgc.org</a><br/>641-332-2918</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Kingdom Hall of Jehovah's Witnesses</b><br/>1300 Grand St., Guthrie Center<br/><a href="http://www.jw.org">www.jw.org</a><br/>515-747-8524</li> <li>• <b>Open Bible Church</b><br/>606 Prairie St., Guthrie Center<br/>515-747-3961</li> <li>• <b>Saint Mary Catholic Church</b><br/>603 Main St., Guthrie Center<br/><a href="http://www.guthriecounty.catholicchurches.org">www.guthriecounty.catholicchurches.org</a><br/>641-747-3843</li> <li>• <b>Seventh-Day Adventist Church</b><br/>1305 North St., Guthrie Center<br/><a href="http://www.adventistdirectory.org">www.adventistdirectory.org</a><br/>641-332-2761</li> <li>• <b>United Methodist Church</b><br/>405 Prairie St., Guthrie Center<br/><a href="http://www.umc.org">www.umc.org</a><br/>641-332-2408</li> <li>• <b>Wesleyan Church</b><br/>101 S. Seventh St., Guthrie Center<br/>641-747-3844</li> </ul> | <p><b>MENLO</b></p> <ul style="list-style-type: none"> <li>• <b>Methodist Episcopal Church</b><br/>402 Seventh St., Menlo</li> <li>• <b>Primitive Church</b><br/>504 Third St., Menlo</li> </ul> <p><b>PANORA</b></p> <ul style="list-style-type: none"> <li>• <b>Calvary Chapel of the Raccoon River Valley</b><br/>604 E. Main St., Panora<br/><a href="http://calvaryraccoon.com">calvaryraccoon.com</a><br/>641-755-4268</li> <li>• <b>Church of the Brethren</b><br/>2946 200th Road, Panora<br/>641-755-3800</li> <li>• <b>Faith Bible Church</b><br/>2096 Highway 4, Panora<br/><a href="http://www.fbcpanora.com">www.fbcpanora.com</a><br/>641-755-3034</li> <li>• <b>First Christian Church</b><br/>102 E. Church St., Panora<br/><a href="http://www.panorafcc.org">www.panorafcc.org</a><br/>641-755-2227</li> <li>• <b>Fountain of Life Church</b><br/>2322 Wagon Road, Panora<br/><a href="http://www.FOLCPanora.com">www.FOLCPanora.com</a><br/>641-755-2322</li> </ul> | <ul style="list-style-type: none"> <li>• <b>Lighthouse Assembly of God Church</b><br/>400 S.E. Third St., Panora<br/><a href="http://www.panoralighthouseassemblyofgod.com">www.panoralighthouseassemblyofgod.com</a><br/>641-755-3060</li> <li>• <b>Lutheran Church of Hope</b><br/>5405 Chimra Road, Panora<br/>515-222-1520</li> <li>• <b>Panora Community Church</b><br/>2322 Wagon Road, Panora<br/>641-755-2322</li> <li>• <b>Saint Thomas Lutheran Church</b><br/>2100 N. Highway 4, Panora<br/>641-755-2051</li> <li>• <b>St. Cecilia Catholic Church</b><br/>220 N. First St., Panora<br/><a href="http://www.guthriecounty.catholicchurches.org">www.guthriecounty.catholicchurches.org</a><br/>641-747-3843</li> <li>• <b>United Methodist Church</b><br/>119 W. Main St., Panora<br/><a href="http://panoraumc.org">panoraumc.org</a><br/>641-755-2655</li> </ul> | <p><b>STUART</b></p> <ul style="list-style-type: none"> <li>• <b>All Saints Catholic Church</b><br/>2176 All Saints Drive, Stuart<br/><a href="http://stuartallsaints.org">stuartallsaints.org</a><br/>515-523-1943</li> <li>• <b>Fairview Congregational Christian Church</b><br/>1706 Stuart Road, Stuart<br/>515-523-1493</li> <li>• <b>First Congregational Church</b><br/>224 N. Division St., Stuart<br/><a href="http://www.stuartfccbible.org">www.stuartfccbible.org</a><br/>515-523-1570</li> <li>• <b>Jefferson Center Chapel</b><br/>1298 130th St., Stuart<br/>641-524-5358</li> <li>• <b>New Beginnings Open Bible Church</b><br/>207 S.W. 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|---|--|--|--|---|---|

## PAPER SHREDDING TRUCK IN PANORA MAY 6

There is no cost to individuals to drop off paper documents to have shredded.

BY SUSAN THOMPSON  
Lake Panorama Times

Once the April 18 federal tax filing deadline passes, most people are ready to clean out files and discard previous year's tax returns, and perhaps do some additional spring cleaning around their home office. Again this year, the folks at the Panora Public Library are ready to help.

"We like the shredding truck to come after tax time, so people can safely dispose of old documents and tax-related forms," says Kim Finnegan, director

of the Panora Public Library. "This is a service we like to provide to the Lake Panorama, Panora and surrounding communities because they support us throughout the year."

Finnegan says there is no cost to individuals to drop off paper documents they want to have shredded. The Panora Public Library uses donated funds to cover the cost of this community service.

The "Shred-It" truck will be at the Panora Public Library Saturday, May 6 from 9-11 a.m. Those who plan to drop off paper to be shredded are asked to pull into the driveway north of the library. ■



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**DAY 1: Friday, March 24, 2023 10 A.M**  
**Sale Location: Bluebird Hill, 56741 655 St. Atlantic, IA 50022**  
(Directions: 2 1/2 miles east of Atlantic on Hwy 83 to 655th St.)

**March 24, TRACT 1** 160 Acres M/L, Section 26, Edna TWP, Cass County Iowa. Brief legal: SE 1/4, 26-74-35. 156.04 Taxable Acres \$3,354/Year. 132.25 Acres CRP \$33,089/Payment. CRP Expires in 2031 and 2032. 1 Windmill, Contract with Mid-American Recent Yearly Payment \$9,055. CSR2 53.3 FSA: 156.26 Farmland, 125.44 Cropland

**March 24 TRACT 2** 123 Acres M/L, Section 26, Bear Grove TWP, Cass County Iowa. Brief Legal: N 1/2, NE 1/4, and SE 1/4, NW 1/4, and E 1 Ac NE 1/4, NW 1/4 & NW Corner SW 1/4, NE 1/4, 26-75-36. 120.26 Taxable Acres \$3,484/Year. 39.83 Acres CRP \$8,907/Payment. CRP Expires in 2023, 2030, 2032. 41.6 Acres in Row Crop Last Year. CSR2 64.1. FSA: 118.26 Farmland, 104.18 Cropland

**March 24 TRACT 3** 80 Acres M/L, Section 20, Oakfield TWP, Audubon County Iowa. Brief Legal: E 1/2, NW 1/4, 20-78-36. 79.39 Taxable Acres \$2,086/Year. 10.9 Acres CRP \$2,903/Payment. CRP Expires in 2026 and 2029. CSR2 56.1. FSA: 77.87 Farmland, 72.95 Cropland. **HUNTING AND RECREATION PROPERTY. PROPERTY HAS A 24' X 15' CABIN**

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**DAY 2: Saturday, March 25, 2023 10 A.M.**  
**Sale Location: The Port on Lake Panorama, 5405 Chimra Road, Panora IA 50216**

**March 25 TRACT 4** 72.88 Acres M/L, Section 27, Union TWP, Guthrie County Iowa. **EXCELLENT HUNTING AND RECREATIONAL PROPERTY OR USE FOR PASTURE. GOOD FENCES. TAXES: \$1,042/Year. CSR2 48.6.** Located in the S 1/2, SE 1/4, and Parcel B in the SE 1/4, SW 1/4, 27-80-33

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Recently, lawmakers passed a massive bill with more than 90 retirement provisions called SECURE Act 2.0. Some changes, like the RMD age increasing to 73 (from 72), went into effect on Jan. 1, 2023. Other provisions will be phased in over the next few years, including the ability to save more money for retirement in the form of a catch-up contribution.

A catch-up contribution is a type of retirement contribution that allows those 50 and older to put additional money into most employer-sponsored plans and IRAs.

In 2023, anyone eligible can contribute up to \$6,500 to an IRA or \$22,500 to a 401(k). If you are 50 or older, you can put an additional \$1,000 into an IRA and an additional \$7,500 in an employer-sponsored plan like a 401(k) or 403(b). This brings the catch-up contributions to a total of \$7,500 and \$30,000, respectively.

That \$1,000 IRA catch-up limit has been the same for several years. With the passing of SECURE Act 2.0, starting in 2024, that amount will be adjusted for inflation annually in \$100 increments. It's not much, but the inflation adjustment will move that catch-up number above \$1,000 and allow for a slow increase of the limit.

There will be a "special" catch-up contribution starting in 2024. Those age 60-63 can put even more money into their employer-sponsored plans. The formula for determining how much you can contribute is a little convoluted. The "special" catch-up contribution limit is the greater of \$10,000 or 150% of that standard catch-up amount for the previous year. For example, in 2023, the catch-up limit is \$7,500. If you take that times 150%, you get \$11,250. So if there was a "special" catch-up contribution this year, the limit would be \$11,250.

For some, catch-up contributions are a great way to save and invest more money for retirement. These decisions must be made as part of a comprehensive retirement plan that takes into consideration all your other sources of income, your investments, your tax plan and, most importantly, your retirement vision.

The strategy that is right for your neighbor or co-worker may not be right for you. This mantra applies to many retirement decisions, including catch-up contributions, Social Security, Medicare and more. We help families and individuals understand the rules and take advantage of strategies that will help



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### JOANN G. OSTBY

JoAnn Gail Ostby was born on Dec. 24, 1944, in Fergus Falls, Minnesota, the daughter of Myrtle (Fronning) and Morris Baasen. At age 2, her mother passed away. Her father married Avis (Pikop) in 1954. She was baptized and confirmed at rural Rock Prairie Lutheran Church, Elbow Lake, Minnesota. JoAnn graduated from Elbow Lake High School, and she obtained her bachelor of science degree in nursing from Augustana College in Sioux Falls, South Dakota, in 1966. She peacefully entered into eternal rest Feb. 5, 2023, in Winfield at Sunrise Terrace Nursing & Rehabilitation Center.

The family welcomes donations as an expression of sympathy instead of flowers. Please make contributions to the Family of JoAnn Ostby and mail to Cheryl Crawmer, 3723 147th St., Urbandale, IA 50323. The contributions will be split between the three county public health nursing services where JoAnn worked.

JoAnn met Frank Ostby during her senior year at Augustana, and they were married on June 8, 1968, at Rock Prairie Lutheran Church in rural Elbow Lake, Minnesota. They were married 52 years. They set a great example of how to love your spouse in good times and bad. Frank and JoAnn had three children, Cheryl, Kris and Paul.

JoAnn worked for 42 years in various fields of nursing, with the last 17 in public health. She worked as an RN for Rochester Methodist Hospital in Rochester, Minnesota, Palmer Memorial Hospital in West Union, NIACC as an LPN instructor in Calmar, Craft Care Center in Panora, and Dallas County Hospital in Perry. JoAnn also worked in public health nursing in Guthrie County, Redwood County, Minnesota, and in Worth County. In her last years of nursing, she supervised the home care for the elderly who were able to remain in their own homes. Once retired, JoAnn and Frank spent time at Orange-wood Shadows in Mesa, Arizona, for the winter.

JoAnn was very active in the various churches where she was a member. Her involvement included choir pianist, organist, Stephen Ministry and circle (Bible study), to name a few. JoAnn had a huge heart and was a dedicated servant for God. JoAnn used her talents and passions to serve others. She loved to knit, sew, quilt and bake. Most of the items she made were for various missions of her churches. Her grandchildren's favorites were her donuts and sugar cookies.

She always had a tin of them in her freezer. She loved music; she played the organ and piano at church and the clarinet in bands in Mason City and at Orangewood Shadows (Mesa, Arizona). In addition to the church, JoAnn volunteered often with various medical clinics (blood donation, flu clinics, etc.).

JoAnn also loved spending time outdoors: hiking, walking, canoeing, tube floats, golfing and biking. Many of these were incorporated into camping and family trips. She also liked to travel. Frank and JoAnn traveled to Norway twice, they took a Panama Canal cruise, an Alaskan Cruise, and they went to various places around the U.S. JoAnn liked to play cards and other games with her family and friends. With cards, she always said she had a bad hand but then seemed to win. She loved to read, which is one of the few things she was able to continue to do despite her Parkinson's. She was very proud of her three kids, and her grandchildren brought her great joy.

JoAnn was known for her faith, kindness and huge heart for service. She will be greatly missed.

JoAnn is survived by her children Cheryl (Travis) Crawmer of Urbandale, Kris Davis (Mike Scheidt) of Van Meter, and Paul (Julie) Ostby of Mount Pleasant; her sister Carlyn (Ron) Nordby of Wilmar, Minnesota, and brother Eugene Baasen of Hutchinson, Minnesota. There are eight grandchildren: Justin and Madison Crawmer, Jacob and Emma Davis, Brittan, Zachary (Brianna), Anna and Kolbein Ostby; sister-in-law, Eldora (Jack) Kelly of Springfield, Virginia, and several nieces, nephews and other relatives. She was preceded in death by her husband, Frank, her parents and various other relatives.

A funeral service for Mrs. Ostby was held at 11 a.m. on Saturday, Feb. 11 at the Swedesburg Evangelical Lutheran Church. Pastor Jeffery A. McPheron officiated. Burial will be at later date in the Hillcrest Cemetery in Albert Lea, Minnesota.

Online condolences may be directed to [www.kimzeyfh.com](http://www.kimzeyfh.com). ■



### STEPHEN ALFONS THILL

Stephen Thill was surrounded by his loving family as he passed from this life at 6:45 p.m. on Nov. 25, 2022, at age 54. This bold and brave man fought hard but was unable to reverse his diagnosis of an aggressive form of acute myeloid leukemia, a rare bone marrow disease. Throughout the short but fierce battle, Steve remained calm, courageous and was so appreciative for his friends, family, neighbors and teams of healthcare staff that cared for him.

Stephen was born in Des Moines on March 18, 1968, to Rudolph Thill and Jacqueline Berguin Jewett. He could be described as resilient, exuberant, larger than life, special and a real dandy.

Steve graduated from Dowling High School and attended Iowa State University. While attending college to study his passion, architecture, he liked to say he mastered in parking tickets. His talents ultimately led him to become a successful financial advisor, which, in turn, resulted in some serious lifetime friendships.

Along with architecture, Steve loved to cook, drink fine wine and smoke cigars. He was always going out to the latest and greatest restaurant(s), ordering something fabulous, and taking the idea back from the kitchen. Steve would recreate the dish, and then add the Steve Thill spin, which, in many cases, made it even better.

Steve had a tremendous heart and was a compassionate individual. You wouldn't always sense it when he was on one of his famous "Archie Bunker" rants, but he was always there when you needed it most. A lawn mowed, a drink, a seat at the table, or a phone conversation.

These golden friendships, combined with his business acumen, are what afforded him the opportunity and courage to venture back out and do what he was most enthusiastic about — home building and design.

Lake Panorama would never be the same without Steve Thill. Steve spent countless days on the lake as a child/young adult, and those memories and experiences manifested into what some could call his "legacy."

He built, remodeled, restored, enhanced, rented, sold, bought and captained dozens of homes, boats and even the restaurant on Lake Panorama. He brought hundreds of friends and families to Lake Panorama to create, share or recapture the experiences and appreciation that he had for the beautiful remote private lake in rural Iowa.

Lake Panorama is also where Steve met his wife, Iris, the love of his life. They spent the better part of 20 years traveling, adventuring, celebrating life and orchestrating general shenanigans wherever they went. Steve and Iris would have been married 17 years on Dec. 13, 2022 (best 127 years of their lives, as Steve would say).

In 2014 Stephen Thill and family relocated to St. Pete Beach, Florida, where Steve continued to pursue his passion and share his entrepreneurial spirit, expanding both his portfolio of beautiful homes and golden friendships. His greatest impact in Florida was Casa Playa condos and the family that came with it. His exuberant personality and high-spirited behavior, as well as his contributions to the integrity and beautification of the building, will be missed.

Despite all the experiences, memories and amazing stories one can tell about Steve, there is no doubt that his grandest accomplishment was his one and only son, Koen David Thill. Koen gave Steve unending joy and continues to make him so very proud every day. Steve will live on in so many ways, but his greatest contribution to this world is, no doubt, his son, Koen, Steve's pride and joy.

Stephen Alfons Thill was preceded in death by his parents and half-sister, Stephanie Jewett. He is survived by wife and son, Iris and Koen. Stephen is also survived by his family in Germany; cousins, Rudolf Schmid, Rupert Schmid and all of the respective German families; as well as half-sister, Jennifer (John) Dille; nephews, Ryland, Kinsley, Joe (Carrie) Dille and Jake Dille; step-brothers and sister Thomas Dickson (Janell), Robert Dickson (Lizabeth) and Emily Gaylord (James); and in-laws David, Nancy and Oether Adams.

Celebrations of life will be held in Florida and Iowa. Memorial contributions may be made to the Leukemia Research Foundation. Condolences are welcome at [internationalcremation.com/obituaries/stephen-alfons-thill/](http://internationalcremation.com/obituaries/stephen-alfons-thill/) and mailing address of 14254 Rebecca Court, Largo, FL 33774. ■



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**RECIPE**

**MEATLESS MEALS MADE EASY**

BY JOLENE GOODMAN

*(Family Features)* Regardless of your motivation, opting for meatless meals regularly provides plenty of benefits that extend from the health of you and your loved ones to your wallet and the environment.

Whether you're a vegetarian, vegan, considering making some lifestyle changes or just want to give an on-trend meal prep strategy a try, going meatless can help reduce your intake of red and processed meats, decrease greenhouse gas emissions that cause climate change and save money on substitute ingredients like grains, vegetables, fruits and legumes that are often cheaper than meat.

For example, starting with a versatile

pantry staple like Success Brown Rice can make mealtimes quick and easy. Ready in just 10 minutes without measuring or the mess, the fluffy, nutty, non-GMO rice is free of MSG and preservatives, lending itself perfectly to satisfying and hearty meals like these baked vegetarian taquitos. Or for a twist on a classic dish, tri-color quinoa can be layered with traditional flavors in this mushroom spinach "lasagna." Packed with protein and all nine essential amino acids, the quinoa is a good source of fiber.

To find more meatless meal inspiration, visit [SuccessRice.com](http://SuccessRice.com). ■

*Jolene Goodman is the advertising director for Lake Panorama Times and vice president of Big Green Umbrella Media.*



Jolene Goodman

**BAKED VEGETARIAN TAQUITOS**

Prep time: 15 minutes  
Cook time: 20 minutes  
Servings: 4

- 1 bag Success Brown Rice
- 1 cup shredded collard greens, packed
- 1/4 cup frozen corn
- 1 cup canned black beans, drained and rinsed
- 2/3 cup canned pumpkin puree
- 1 1/2 tablespoons taco seasoning
- 8 flour tortillas (6 inches each)
- 1 cup Monterey Jack cheese, shredded
- 2 tablespoons olive oil
- sour cream, for dipping
- salsa, for dipping
- guacamole, for dipping
- fresh cilantro, for garnish



- Prepare rice according to package directions; add collard greens and corn to water during last 5 minutes.
- Preheat oven to 450 F. Drain rice and vegetables; transfer to saucepan. Stir in black beans, pumpkin puree and taco seasoning.

- Spoon 1/3 cup rice mixture into center of one tortilla; sprinkle with 2 tablespoons Monterey Jack cheese. Roll up tightly. Place seam side down on parchment paper-lined baking sheet. Repeat with remaining tortillas, filling and cheese. Brush taquitos with olive oil; sprinkle with remaining cheese.
- Bake 10-15 minutes, or until tortillas are crisp and cheese is melted.
- Serve taquitos with sour cream, salsa and guacamole for dipping. Garnish with fresh cilantro.

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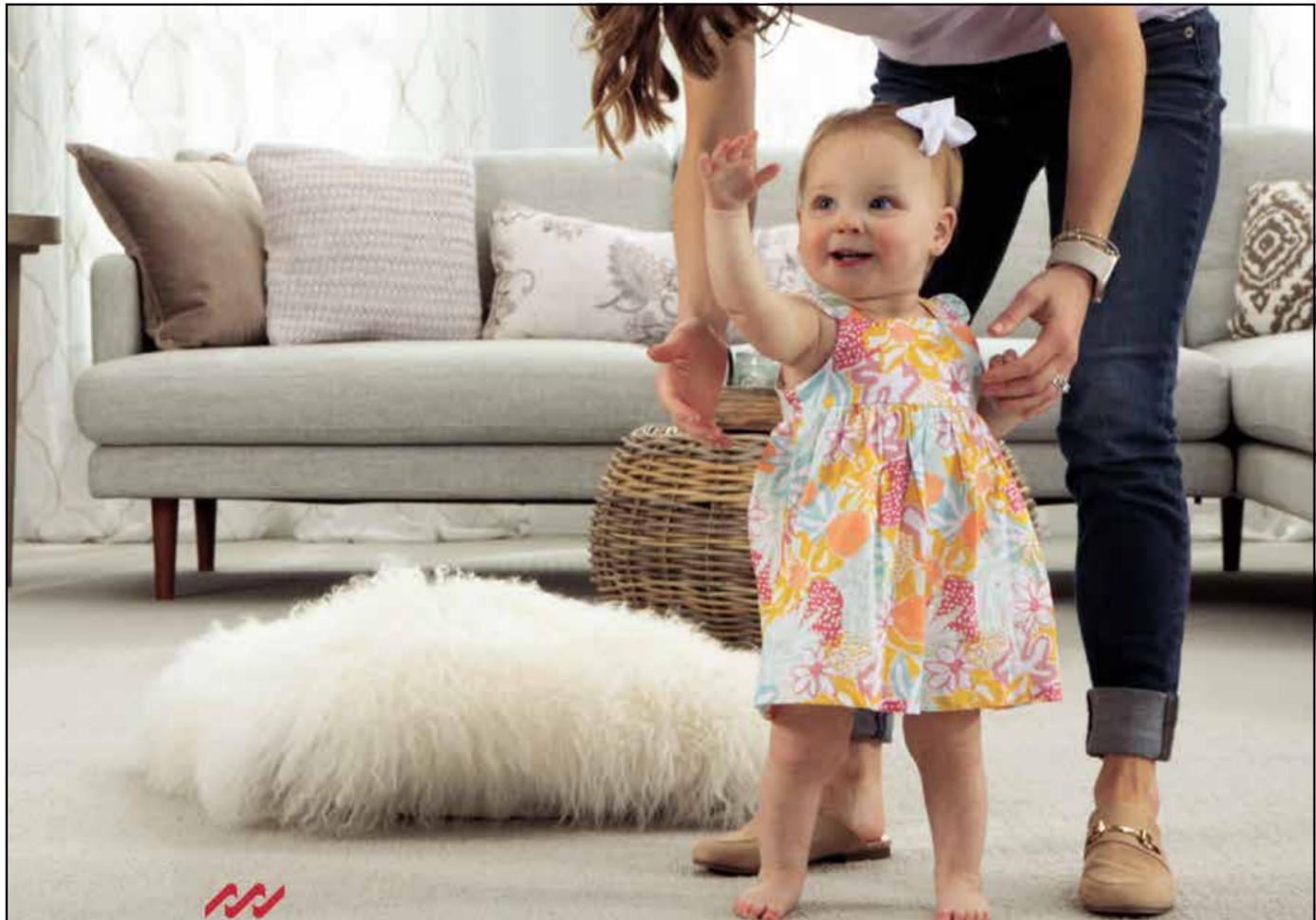
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TRISH HART'S NATURE PHOTOS OF THE MONTH



EASTERN BLUEBIRDS ARE SYMBOL OF HOPE

BY SUSAN THOMPSON  
Lake Panorama Times

Nature photographer Trish Hart and her husband, Scott, live full-time at Lake Panorama and have several different types of bird feeders on their deck. One type in particular is kept stocked in the winter.

"We see many bluebird families year-round but don't routinely feed them until the winter months," says Hart. "They love dried mealworms. We keep their feeder full in the cold Iowa winter, so they can count on a consistent food source."

The eastern bluebird is found in all North American states east of the Rockies. Many in northern states migrate south in the winter, but some remain near their nesting areas if they can find a reliable food supply. Hart says, besides mealworms, they enjoy berries and seeds.

Male eastern bluebirds are vivid, deep blue above, and rusty or brick-red on the throat and breast. Females are grayish above with bluish wings and tail and a subdued orange-brown breast. The bluebird is known as a symbol of hope, love and renewal.

Hart offers custom prints of her photos on canvas, paper, metal and glass. Learn more by visiting Nature's Canvas Photography on Facebook. ■



LAKE DOGS & COVE CAT

By CHERYL TEMPLE  
Lake Panorama Times

LAKE DOGS

**Name:** Gia  
**Age:** 5  
**Breed:** Yorkshire terrier

**Name:** Remi  
**Age:** 11  
**Breed:** Labrador  
**Owners:** Tom and Linda Schmitt  
Gia became a swimming Yorkie at the young age of 12 weeks. She even fetches for her older buddy, Remi. Both love the water. This makes it difficult for Linda to enjoy floating on her raft or fishing, as they both just want to float with her or get tangled in fishing line. Lots of baths are needed on any given weekend. Gia has to be tied to the boat, or she will jump in. Remi is just happy enjoying retirement life, sunning on the deck and chewing on her bone.

Tom and Linda are part time at the lake but can't wait to retire to live here full time. They enjoy spending time driving around the entire lake or having smoothies and scones at Crafty's Coffee.



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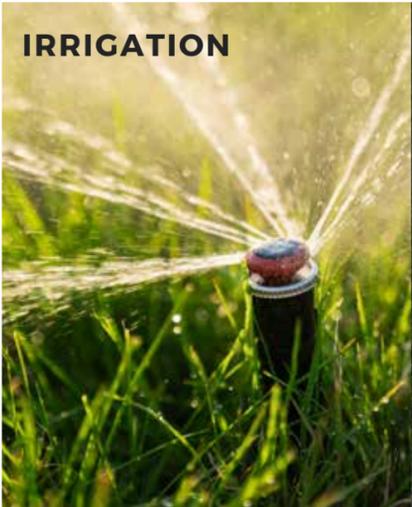


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